

**Information to identify the case:**

Debtor 1

**Gregory A. Shockley**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0962

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **19-27271-VFP**

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregory A. Shockley

4/20/23

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gregory A. Shockley  
Debtor

Case No. 19-27271-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Apr 20, 2023

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2023:

Recip ID	Recipient Name and Address
db	# Gregory A. Shockley, 315 W 5th Ave, Roselle, NJ 07203-1141
r	+ Rickey D. Cooper, 227 Fairfield Road, Suite 126, Fairfield, NJ 07004-2420
518476804	+ Bayview Loan Servicing, LLC, c/o Schiller Knapp Lefkowitz Hertz LLP, 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
518450762	+ Linoln Automotive Financial Services, Attn: Bankruptcy, Po Box 542000, Omaha, NE 68154-8000

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 20 2023 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 20 2023 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 20 2023 20:36:00	Midland Credit Management, LLC, Attn Felicia Hale, PO Box 2011, Warren, MI 48090-2011
cr	+ EDI: RMSC.COM	Apr 21 2023 00:25:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518450761	+ EDI: LCIBAYLN	Apr 21 2023 00:25:00	Bayview Financial Loan, Attn: Bankruptcy Dept, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, FL 33146-1873
518455287	Email/Text: EBNBKNOT@ford.com	Apr 20 2023 20:36:00	Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI, 48255-0953
518992243	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 20 2023 20:35:00	Federal National Mortgage Association, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Federal National Mortgage Association, c/o Community Loan Servicing, LLC 33146-1837
518992242	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 20 2023 20:35:00	Federal National Mortgage Association, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1837
518557764	+ EDI: LCIBAYLN	Apr 21 2023 00:25:00	Federal National Mortgage Association (FANNIE MAE), c/o Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
518450763	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 20 2023 20:36:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
518557291	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 20 2023 20:36:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

District/off: 0312-2

User: admin

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Date Rcvd: Apr 20, 2023

Form ID: 3180W

Total Noticed: 17

518450764 + Email/Text: bankruptcy@onlineis.com

Apr 20 2023 20:36:00

Online Collections, Attn: Bankruptcy, Po Box 1489, Winterville, NC 28590-1489

518451598 + EDI: RMSC.COM

Apr 21 2023 00:25:00

Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
r	*+	Rickey D. Cooper, 227 Fairfield Road, Suite 126, Fairfield, NJ 07004-2420

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Joseph Gunnar Devine, Jr	on behalf of Creditor Bayview Loan Servicing LLC jdevine@tmppllc.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Joseph Gunnar Devine, Jr	on behalf of Creditor Federal National Mortgage Association (FANNIE MAE) c/o Community Loan Servicing LLC fka Bayview Loan Servicing, LLC jdevine@tmppllc.com, kcollins@schillerknapp.com;lgadomski@schillerknapp.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marsha M. Moore	on behalf of Debtor Gregory A. Shockley mmoore@postpolak.com mooremr81075@notify.bestcase.com
Richard Gerbino	on behalf of Creditor Federal National Mortgage Association (FANNIE MAE) c/o Community Loan Servicing LLC fka Bayview Loan Servicing, LLC rgerbino@schillerknapp.com, lgadomski@ecf.courtdrive.com;lgadomski@schillerknapp.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7